

Youth Share

If you're saving for the first time, we want to help! Our Youth Share account is designed to help members age 16 and under to begin saving. To encourage savings, we'll match the first six months of your deposits up to \$25*. You'll even earn a competitive dividend rate of 1% on your balance**. It's never too early to start saving, so get started today!

Summary

Account that encourages teens and kids to save
For members ages 16 and younger
No monthly service charge
We'll match the first six months of deposits up to \$25*
Birthday deposit of \$5 annually up until age 16
Dividend rate of 1% will be paid on the first \$500**
Visa® Debit Card available
Easy ways to manage account, 24/7 via

Free <u>Online Banking</u>
Free <u>Mobile Banking</u>

Free CU Call Telephone Banking

Unlimited no-fee withdrawals from Advantage Financial ATMs

Access to over 55,000 no-fee Allpoint ATMs***

Parent or guardian must have joint ownership of the account

Low \$5 minimum balance to open (required)

NCUA insured

ATM User Precautions

*One matching deposit per youth member, per account. The matching deposit from Advantage Financial FCU will equal the lesser of \$25 or the balance in the account once the account has been open for 6 months. Once the matching deposit has been made, the amount deposited by Advantage Financial will be on hold and will not be available for withdrawal until six months after the matched amount has been deposited.

**Bonus dividend rate of 1% APY is applicable to balances up to \$500. All balances above \$500 will earn 1% APY on the first \$500 and the regular share dividend rate on balances in excess of \$500.

***Advantage Financial is not responsible for other institution's ATM usage charges.